NJHMFA Bulletin *****NJHMFA Interest Rate Decrease Announcement**** January 23, 2014

NJHMFA's interest rates will be decreased as follows effective Thursday, January 23, 2014.

First Time Home Buyer 30 Year Term

5.000% - First Mortgage with no Smart Start assistance

5.375% - First Mortgage with 2% Smart Start assistance

5.500% - First Mortgage with 3% Smart Start assistance

5.750% - First Mortgage with 4% Smart Start assistance